B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) Case Number **14−33859−KLP**

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 18, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors −− Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Theresa Henderson Brown
8449 Shepards Watch Drive
Chesterfield, VA 23832

Case Number: 14−33859−KLP Office Code: 3	Last four digits of Social−Security or Individual Taxpayer−ID(ITIN) No(s)./Complete EIN: xxx−xx−7434
Attorney for Debtor(s) (name and address): Nnika E. White Law Office of White and Associates 9101 Midlothian Turnpike Suite 800 Richmond, VA 23235 Telephone number: (804) 377−9431	Bankruptcy Trustee (name and address): Bruce H. Matson LeClair Ryan, A Professional Corporation Riverfront Plaza, East Tower 951 East Byrd Street P.O. Box 2499 Richmond, VA 23218−2499 Telephone number: (804) 783−2003

Meeting of Creditors:

Date: **August 26, 2014** Time: **11:00 AM**
Location: **Office of the U.S. Trustee, 701 East Broad Street − Suite 4300, Richmond, VA 23219−1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
October 27, 2014

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office: 701 East Broad Street Richmond, VA 23219	**For the Court:** Clerk of the Bankruptcy Court: William C. Redden
McVCIS 24−hour case information: Toll Free 1−866−222−8029	Date: July 21, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint −− or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) −− in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov, or at Clerk's office in Richmond. See address on front side of this notice.

− − Refer to Other Side for Important Deadlines and Notices − −

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007−1, 1007−3, and 2003−1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than $2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004−2 and 6007−1.

PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non−debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non−debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877−837−3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

United States Bankruptcy Court
Eastern District of Virginia

In re: Case No. 14-33859-KLP
Theresa Henderson Brown Chapter 7
Debtor

CERTIFICATE OF NOTICE

District/off: 0422-7 User: sewardt Page 1 of 1 Date Rcvd: Jul 21, 2014
Form ID: B9A Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2014.

db +Theresa Henderson Brown, 8449 Shepards Watch Drive, Chesterfield, VA 23832-7871
12462012 +First Fidelity National Title, 14780 Dallas Parkway, Dallas, TX 75284-0001
12462013 +Holly Wortham, 1857 Anderson Highway, Cumberland, VA 23040-2525
12462014 +Samuel Kaufman, Owens and Owens, 15521 Midlothian Turnpike #300, Midlothian, VA 23113-7313
12462015 +Tdrcs/rooms To Go, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nwhite@whitelawva.com Jul 22 2014 01:42:24 Nnika E. White, Law Office of White and Associates, 9101 Midlothian Turnpike, Suite 800, Richmond, VA 23235
tr EDI: QBHMATSON.COM Jul 22 2014 01:38:00 Bruce H. Matson, LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499
12462011 +EDI: TSYS2.COM Jul 22 2014 01:38:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
12462016 +EDI: USAA.COM Jul 22 2014 01:38:00 Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
12462017 +EDI: WFFC.COM Jul 22 2014 01:38:00 Wells Fargo, Po Box 60510, Los Angeles, CA 90060-0510
12462018 EDI: WFFC.COM Jul 22 2014 01:38:00 Wells Fargo, ATTN: BK, PO Box 6426, Carol Stream, IL 60197-6426

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2014 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
Nnika E. White on behalf of Debtor Theresa Henderson Brown nwhite@whitelawva.com, npatel@whitelawva.com,ycurrence@whitelawva.com,aneiman@whitelawva.com,dedwards@whitelawva.com, adm.whiteandassociates@gmail.com,efc.whiteandassociates@gmail.com

TOTAL: 2